

**Fill in this information to identify the case:**

Debtor 1 ANTHONY DROZDOWSKI  
Debtor 2 DEBORAH DROZDOWSKI  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number 18-12660-mdc

Official Form 410S1

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 7

Last four digits of any number you 4864  
use to identify the debtor's account:

Date of payment change: 12/01/2021  
Must be at least 21 days after date of  
this notice

New total payment: \$2,047.57  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 1,122.32 New escrow payment: \$ 1,358.05

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor1 ANTHONY DROZDOWSKI Case number (if known) 18-12660-mdc  
First Name Middle Name Last Name

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Mario Hanyon  
Signature

Date 11/3/2021

**Print: Mario Hanyon, Esquire (203993)**  
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 302 Fellowship Road, Ste 130  
Number Street

Mount Laurel, NJ 08054

City State ZIP Code

Contact phone 844-856-6646 x4560

Email pabkr@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE: ANTHONY DROZDOWSKI and DEBORAH DROZDOWSKI	Case No. 18-12660-mdc
Freedom Mortgage Corporation,  Movant  vs.  ANTHONY DROZDOWSKI and DEBORAH DROZDOWSKI, Debtors.	Chapter 13

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on November 3 2021 to the following:

ANTHONY DROZDOWSKI  
478 PHEASANT LN.  
FAIRLESS HILLS, PA 19030-3708

DEBORAH DROZDOWSKI  
478 PHEASANT LN.  
FAIRLESS HILLS, PA 19030-3708

Michael P. Kelly, Debtor's Attorney  
Cowan & Kelly  
202 Penns Square Ste. 202  
Langhorne, PA 19047  
[mpkpc@aol.com](mailto:mpkpc@aol.com)

Kenneth E. West, Bankruptcy Trustee  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

/s/ Mario Hanyon

Mario Hanyon, Esquire

(Bar No. 203993)

Attorney for Creditor

BROCK & SCOTT, PLLC

302 Fellowship Road, Ste 130

Mount Laurel, NJ 08054

Telephone: 844-856-6646 x4560

Facsimile: 704-369-0760

E-Mail: [pabkr@brockandscott.com](mailto:pabkr@brockandscott.com)

# **EXHIBIT “A”**



PO BOX 50428  
INDIANAPOLIS, IN 46250-0401

Case 18-12660-mdc

Doc

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Desc Main

Document

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**Escrow Account Disclosure Statement****Account Information**

Property Address:

478 PHEASANT LN  
FAIRLESS HILLS PA 19030

Statement Date:

**10/05/2021**

Current Payment Amount:

**\$1,811.84****New Payment Amount:****\$2,047.57****New Payment Effective Date:****12/01/2021**

ANTHONY F DROZDOWSKI  
478 PHEASANT LN  
FAIRLESS HILLS PA 19030-3708

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent analysis, you have a shortage of \$3,781.36 in your escrow account. This shortage likely was caused by changes in your taxes and/or insurance. A shortage may also result if full monthly escrow payments have not been made to your account. To see these changes, refer to Part 2. We will automatically spread the shortage amount over 12 months of future monthly escrow payments.

Projected Minimum Balance	(\$2,116.80)
- Required Minimum Balance	\$1,664.56
Shortage Amount	\$3,781.36

The required minimum balance is also known as the escrow cushion. The required minimum balance or escrow cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As escrow items are subject to change each year, the amounts in Part 3 are only estimates.

**PART****1****Your Mortgage Payment**Payment information beginning with your 12/01/2021 payment

The escrow shortage amount will automatically be spread over 12 months. Your new monthly payment will be \$2,047.57.

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest:	\$689.52	\$689.52
Escrow Payment:	\$1,122.32	\$1,042.94
Shortage Spread:	\$0.00	\$315.11
<b>Total Payment:</b>	<b>\$1,811.84</b>	<b>\$2,047.57</b>

**NOTICE:** Freedom Mortgage Corporation is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

PART

2

## Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

### Previous Year's Projections (Estimated)

### Actual Activity

Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	<b>\$0.00</b>				Beginning Balance	<b>\$350.32</b>
Dec 2020	\$0.00	\$0.00		\$0.00	Dec 2020	\$0.00	\$0.00		\$350.32
Jan 2021	\$0.00	\$0.00		\$0.00	Jan 2021	\$0.00	\$216.14 *	FHA MORTGAGE INSURANCE	\$134.18
Feb 2021	\$0.00	\$0.00		\$0.00	Feb 2021	\$2,244.64	\$216.14 *		\$2,162.68
Mar 2021	\$0.00	\$0.00		\$0.00	Mar 2021	\$1,122.32	\$210.66 *		\$3,074.34
Apr 2021	\$0.00	\$0.00		\$0.00	Apr 2021	\$1,122.32	\$1,851.99 *		\$2,344.67
Apr 2021	\$0.00	\$0.00		\$0.00	Apr 2021	\$0.00	\$210.66	FHA MORTGAGE INSURANCE	\$2,134.01
May 2021	\$0.00	\$0.00		\$0.00	May 2021	\$0.00	\$210.66 *	FHA MORTGAGE INSURANCE	\$1,923.35
Jun 2021	\$0.00	\$0.00		\$0.00	Jun 2021	\$1,122.32	\$210.66 *		\$2,835.01
Jul 2021	\$0.00	\$0.00		\$0.00	Jul 2021	\$1,122.32	\$1,715.00 *		\$2,242.33
Jul 2021	\$0.00	\$0.00		\$0.00	Jul 2021	\$0.00	\$210.66	FHA MORTGAGE INSURANCE	\$2,031.67
Aug 2021	\$0.00	\$0.00		\$0.00	Aug 2021	\$1,122.32	\$210.66 *		\$2,943.33
Aug 2021	\$0.00	\$0.00		\$0.00	Aug 2021	\$0.00	\$6,420.48	SCHOOL/ISD TAX	(\$3,477.15)
Sep 2021	\$0.00	\$0.00		\$0.00	Sep 2021	\$1,122.32	\$210.66 *		(\$2,565.49)
Oct 2021	\$0.00	\$0.00		\$0.00	Oct 2021	\$0.00	\$0.00		(\$2,565.49)
Nov 2021	\$0.00	\$0.00		\$0.00	Nov 2021	\$0.00	\$0.00		(\$2,565.49)
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>			<b>Total</b>	<b>\$8,978.56</b>	<b>\$11,894.37</b>		

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (\*\*) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on Escrow which is not estimated.



PO BOX 50428  
INDIANAPOLIS, IN 46250-0401

## Escrow Account Disclosure Statement

## Account Information

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Property Address:

478 PHEASANT LN  
FAIRLESS HILLS PA 19030

Statement Date:

10/05/2021

Current Payment Amount:

\$1,811.84

New Payment Amount:

\$2,047.57

New Payment Effective Date:

12/01/2021

PART

3

## Expected Escrow Payments over the next 12 Months

HOMEOWNERS  
FHA MORTGAGE INSURANCE  
SCHOOL/ISD TAX  
TOWNSHIP TAX  
**Total Disbursements**

\$1,715.00  
\$2,527.92  
\$6,420.48  
\$1,851.99  
**\$12,515.39**

Freedom expects to pay \$12,515.39 over the next 12 months.

Here's how to calculate your new monthly escrow payment:

Total Disbursements: \$12,515.39  
÷ 12 Months: 12

**New Monthly Escrow Payment \$1,042.94**

## Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	\$380.15	\$4,161.51
Dec 2021	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$1,212.43	\$4,993.79
Jan 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$2,044.71	\$5,826.07
Feb 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$2,876.99	\$6,658.35
Mar 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$3,709.27	\$7,490.63
Apr 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$4,541.55	\$8,322.91
Apr 2022	\$0.00	\$1,851.99	TOWNSHIP TAX	\$2,689.56	\$6,470.92
May 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$3,521.84	\$7,303.20
Jun 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$4,354.12	\$8,135.48
Jul 2022	\$1,042.94	\$1,715.00	HOMEOWNERS	\$3,682.06	\$7,463.42
Jul 2022	\$0.00	\$210.66	FHA MORTGAGE INSURANCE	\$3,471.40	\$7,252.76
Aug 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$4,303.68	\$8,085.04
Aug 2022	\$0.00	\$6,420.48	SCHOOL/ISD TAX	(\$2,116.80)	\$1,664.56 *
Sep 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	(\$1,284.52)	\$2,496.84
Oct 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	(\$452.24)	\$3,329.12
Nov 2022	\$1,042.94	\$210.66	FHA MORTGAGE INSURANCE	\$380.04	\$4,161.40
	\$12,515.28	\$12,515.39			

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

## What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$3,781.36.

The Escrow shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$2,047.57.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes